



**ProCredit Bank**

# ProCredit Eco *Plastic waste*

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[www.procreditbank.ge](http://www.procreditbank.ge)



# Why should we deal with plastic waste?

Plastic is one of the most widespread materials in the world and at the same time among the most common pollutants on earth.

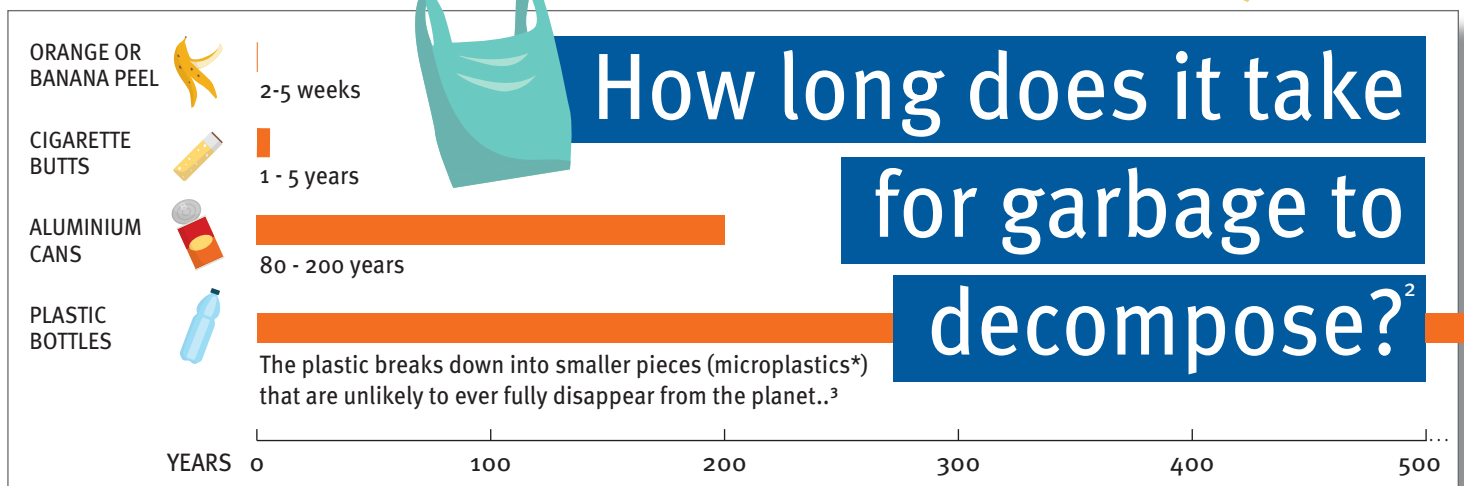
Plastic has become an indispensable part of human activities and can be found almost everywhere. It appears in many single-use items such as plastic bottles or bags. But it can also be a part of our buildings or clothing, or even

an ingredient in the everyday products we use, like shampoo or toothpaste.

Since the start of mass production of plastic materials, 8.3 billion tonnes of plastic have been produced, of which only 9% has been recycled and 12% has been incinerated. 79% remains in the environment or ends up in our oceans.<sup>1</sup> Plastics are made from fossil fuels and can remain in the

environment for hundreds of years. In addition, plastic contains toxins that cause damage to land, water and air if not properly disposed of. That is why pollution from plastic waste has become one of the world's most serious environmental issues.

If you want to learn more, please have a look at the [Plastic Atlas](#).



*\*Small plastic pieces that are less than 5mm in length. They can be formed through the wear and tear of larger pieces of plastic, including synthetic textiles, or can be intentionally added to products, e.g. personal care items such as "peeling" gels.<sup>7</sup>*

## General facts

**99%** of plastic is made from fossil fuels such as coal, oil and gas.<sup>4</sup>

The biggest plastic consumer is the food industry due to plastic packaging.<sup>5</sup>

Every year **10 million tonnes** of plastic enter the oceans. This is equivalent to one truckload every minute.<sup>3</sup>

Plastic waste accumulates in the middle of oceans. The garbage patch in the North Pacific Ocean is estimated to cover an area **three times** the size of France.<sup>6</sup>

# What can you do to reduce your plastic waste footprint?

Avoid single-use plastics and instead choose reusable items (e.g. glass water bottles and food containers, cotton bags, etc.).



When you buy groceries, bring reusable items with you, such as grocery bags made of cotton, and refillable cups, food containers and bottles, in order to avoid single-use plastics and prevent plastic waste.



Choose natural care and cosmetic products in order to avoid the consumption of microplastics. For example, use a bamboo toothbrush instead of a plastic one and look for cosmetics made from natural ingredients without additives.



Choose natural materials over synthetics, such as cotton, linen, wool or cashmere, when you buy clothes. Alternatively, you could buy clothing at second-hand shops or try clothes-swapping.



## Did you know?

ProCredit has a group-wide strategy to reduce plastic.

In order to reduce the production and use of plastic internally and externally and to make a more positive contribution to the environment, the ProCredit group has set up three aims:

01

### REDUCING INTERNAL PLASTIC FOOTPRINT

- Increase awareness among employees
- Consciously avoid all single-use plastic items in our office premises (e.g. plastic bags and cups)
- Progressively phase out items containing plastics (e.g. furniture, flooring materials)
- Adjust our procurement policies accordingly

02

### ASSESSING AND MANAGING RISKS RELATED TO PLASTICS

- Identify plastic producers in the loan portfolio
- Integrate new international and domestic regulations into internal compliance standards
- Adjust existing environmental and social risk assessment tools and train employees

03

### PROMOTING REDUCTION OR SUBSTITUTION OF PLASTIC IN BUSINESSES

- Create awareness among clients
- Encourage clients to produce items that are more sustainable
- Support clients who produce/trade plastics harmful to the environment in their transition towards more sustainable solutions

The ProCredit group has developed a group-wide strategy for the reduction of its direct and indirect plastic use. Please visit the ProCredit Holding website to learn more about ProCredit's **Plastic strategy**.

<sup>1</sup> PlastikAtlas (2019), page 14

<sup>2</sup> SaveOnEnergy (2018), <https://www.saveonenergy.com/material-decomposition/>

<sup>3</sup> PlastikAtlas (2019), page 28

<sup>4</sup> PlastikAtlas (2019), page 6

<sup>5</sup> PlastikAtlas (2019), page 20

<sup>6</sup> The Ocean Cleanup (2019), <https://theoceancleanup.com/great-pacific-garbage-patch/>

<sup>7</sup> ECHA (2019), <https://echa.europa.eu/hot-topics/microplastics>

# What does ProCredit Bank do to reduce plastic waste?

2019 has been declared the year of fight against plastic.

ProCredit Bank Georgia operates in many respects to reduce plastic waste.

On the one part, the indoor activities carried out in this regard are important, which include raising awareness of the employees by organizing a workshop on plastics for all bank employees covering issues on the origin, composition and use of plastic, the effects of plastic waste contamination and the solution. A total of 278 employees attended 7 workshops during 2019. The Bank is gradually phasing out disposable plastic items in the indoor use and replacing them with items produced from multiple-use or cardboard material.

On the other part, the Bank's outdoor activities are also important in this regard. It is noteworthy that at the end of 2019, ProCredit Bank Georgia and environmental NGO - CENN signed a one-year Memorandum of Cooperation, under which companies express their willingness to jointly promote sustainable waste management practices in the country and support the development of the sector. In the scope of this cooperation, ProCredit Bank hosted the CENN/USAID-initiated #SayNoToPlastic travelling exhibition.

Graphic artwork has been created by Georgian designers and is associated with environmental pollution by plastic and reducing the use of disposable plastics in everyday life. A number of joint projects have been planned to implement in 2020 in terms of waste management.

A waste management policy has been introduced at ProCredit Bank Georgia for many years, under which plastic and other waste is being sorted. During 2019, we collected up to 250kg of plastic and transferred to the Waste Management Company.